

**KML LAW GROUP, P.C.
THE BNY INDEPENDENCE CENTER
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March 7, 2023

Robert Neil Braverman
McDowell Law, PC
46 West Main Street
Maple Shade, NJ 08002

RE: NOTICE OF DEFAULT UNDER COURT APPROVED STIPULATION

U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee For
VRMTG Asset Trust vs. Miranda Tsang
Case No. 20-13636 AMC
Last 4 Digits of Loan No. 0513

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of October 2022 through February 2023, in the amount of \$940.85 per month;
- Less Debtor Suspense credit in the amount of \$883.31;

The total due is \$3,820.94 and must be received on or before March 22, 2023.

- The monthly payment for March 2023, is/will be due on the 1st day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call your attorney with any questions. We are not permitted under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.
/s/ Denise Carlon
Denise Carlon, Esquire
KML Law Group P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-825-6327

cc: Miranda Tsang